

File a Motion:

11-22982 Rhonda Minor **Converted** 07/12/2011

Type: bk

Chapter: 13 v

Office: 2 (Memphis)

Assets: y

Judge: jdl

Case Flag: CONVERTED,
FEESPAID, FMHELD, MDSM

Processing

U.S. Bankruptcy Court

Western District of Tennessee

Notice of Electronic Filing

The following transaction was received from Allison Wiemer entered on 11/26/2012 at 4:41 PM CST and filed on 11/26/2012

Case Name: Rhonda Minor

Case Number: 11-22982

Document Number: 279

Docket Text:

Motion for Protective Order RE: Plaintiff's Second Request for Interrogatories and Plaintiff's Second Request for Production of Documents. **Filed by Allison Wiemer on behalf of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION** (Wiemer, Allison)

The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:MOTION_FOR_PROTECTIVE_ORDER.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=1022688704 [Date=11/26/2012] [FileNumber=32611913-0] [79e418be781b8870f34dae470259acdb2b703ba800018ae70ad29feaf4c55fad2c6bc9ee67abb49fc3fe249e369eebc43ae3685d493385304ee03205951b604]]

11-22982 Notice will be electronically mailed to:

James Bergstrom on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
jbergstrom@wilson-assoc.com

Sylvia F. Brown
ecf@ch13sfb.com

Kimberly D. Burnette on behalf of Creditor Chase Home Finance, LLC
kburnette@wilson-assoc.com, bmcnary@wilson-assoc.com;mawilliams@wilson-assoc.com;kbutler@wilson-assoc.com

R. Spencer Clift on behalf of Defendant Wells Fargo Bank
sclift@bakerdonelson.com, sloft@bakerdonelson.com;elindner@bakerdonelson.com

Erno Lindner on behalf of Defendant Wells Fargo Bank

EXHIBIT
Minor
#11-22982

A

elindner@bakerdonelson.com

Daniel Osborne on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
dosborne@wilson-assoc.com, mawilliams@wilson-assoc.com;kbutler@wilson-assoc.com

U.S. Trustee
ustpreion08.me.ecf@usdoj.gov

Allison Wiemer on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nashvillebankruptcyfilings@stites.com, allison.wiemer@stites.com

11-22982 Notice will not be electronically mailed to:

Rhonda Minor
3284 Richland View
Memphis, TN 38133

From: Rhonda Minor (ltsdecor8@bellsouth.net)
To: Awiemer@stites.com;
Date: Tue, October 23, 2012 1:45:49 PM
Cc:
Subject: JPM Witnesses

Hello Ms. Weimer,

I would like to call the following people to testify as witnesses:

1. Someone who has first hand knowledge of the history of the note and deed in this case. Please have them to bring proof of a full and complete log of the note and deeds daily activity since the documents were delivered to CHF/JPM, as well as, proof of receipt of delivery.
2. Gerri Green - foreclosure reviewer; 3. Lynesia Moran & Pearl Burch - MERS Vice Presidents; 4. Victoria Viviano - research specialist; Tad Glenn - loan originator.

Thank you,

Rhonda Minor,
Exquisite Wall Designs
(901)679-6953
Hands to work, heart to God

EXHIBIT
Minor
#11-22982

RS

From: Rhonda Minor (ltsdecor8@bellsouth.net)
To: Awiemer@stites.com;
Date: Tue, October 23, 2012 1:48:26 PM
Cc:
Subject: JPM Witnesses

Im sorry, I would also like to call Shellie Wallace as well.

Thank you,

Rhonda Minor,
Exquisite Wall Designs
(901)679-6953
Hands to work, heart to God

EXHIBIT
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RS

MORTGAGE LOAN ORIGATION AGREEMENT

(Warning to Broker: The content of this form may vary depending upon the state in which it is used.)

You, Rhonda Minor, agree to enter into this Mortgage Loan Origination Agreement with Matang Mortgage LLC as an independent contractor to apply for a residential mortgage loan from a participating lender with which we from time to time contract upon such terms and conditions as you may request or a lender may require. You inquired into mortgage financing with Matang Mortgage LLC on

We are licensed as a "Mortgage Broker" under

SECTION 1. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will enter into separate independent contractor agreements with various lenders.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.

SECTION 2. OUR COMPENSATION. The lenders whose loan products we distribute generally provide their loan products to us at a wholesale rate.

- The retail price we offer you - your interest rate, total points and fees - will include our compensation.
- In some cases, we may be paid all of our compensation by either you or the lender.
- Alternatively, we may be paid a portion of our compensation by both you and the lender. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Also, in some cases, if you would rather pay less up front, you may be able to pay some or all of our compensation indirectly through a higher interest rate in which case we will be paid directly by the lender.

We also may be paid by the lender based on (i) the value of the Mortgage Loan or related servicing rights in the market place or (ii) other services, goods or facilities performed or provided by us to the lender.

By signing below, the mortgage loan originator and mortgage loan applicant(s) acknowledge receipt of a copy of this signed Agreement.

Matang Mortgage LLC		Rhonda Minor	
Company Name		Applicant Name(s)	
115 E Park Dr		7484 Sherrillside Rd.	
Address		Address	
Brentwood, TN 37027		Memphis, TN 38125	
City, State, Zip		City, State, Zip	
915-394-5285 / 915-394-5291		8/24/07	
Phone/Fax		Borrower Signature Date	
C. [Signature] 8/24/07		[Signature]	
Broker or Authorized Agent Signature Date		Co-Borrower Signature Date	

Copy Form MLOA/FORM 294

EXHIBIT
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C

Form 4506-T (Rev. April 2008)	Request for Transcript of Tax Return Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2. Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.	OMB No. 1545-1872
Department of the Treasury Internal Revenue Service		
TIP: Use Form 4506-T to enter a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.		
1a Name shown on tax return. If a joint return, enter the name shown first. George Gibson	1b First social security number on tax return or employer identification number (see instructions) 286-70-4867	
2a If a joint return, enter spouse's name shown on tax return Ruth Gibson	2b Second social security number if joint tax return 272-84-8468	
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code 444 elara rd Elora, TN 37328		
4 Previous address shown on the last return filed if different from line 3		
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.		
CAUTION: If a third party requires you to complete Form 4506-T, do not sign Form 4506-T if lines 6 and 8 are blank.		
6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.		
a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days. <input type="checkbox"/>		
b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. <input type="checkbox"/>		
c Record of Account, which is a combination of the item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days. <input type="checkbox"/>		
7 Verification of Filing, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days. <input type="checkbox"/>		
8 Form W-2, Form 1099 series, Form 990 series, or Form 940 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide the transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2005, filed in 2004, will not be available from the IRS until 2006. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days. <input type="checkbox"/>		
CAUTION: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.		
9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.		
_____ / _____ / _____		
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.		
Sign Here	Signature (see instructions) <i>Rhonda M. Gibson</i>	Telephone number of taxpayer on line 1a or 2a () - () - ()
Date _____		
Title (if line 1a above is a corporation, partnership, estate, or trust) _____		
Sponsor's signature _____		
Date _____		
For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 57667N Form 4506-T (Rev. 4-2008)		

EXHIBIT
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C

JPMMLER 2 pg 137

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by third parties in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Creditors, delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions: (1) In the event loan payments become delinquent on the mortgage loan described in the attached application; (2) Report your name and account information to a credit bureau; (3) Assess additional interest and penalty charges for the period of time that payment is not made; (4) Assess charges for their additional administrative costs incurred by the Government to service your account; (5) Offset amounts owed to VA or HUD/FHA against other Federal programs; (6) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (7) Refer your account to the Department of Justice for litigation in the courts; (8) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (9) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (10) Report any resulting default on debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender under the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SBA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information provided herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Signature(s) of Borrower(s) - Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

X Shirley M. [Signature] Date Signed 8/24/09

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage:

22.a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD / FHA mortgage? ☐ Yes ☐ No ☐ Yes ☐ No Is it to be sold? ☐ Yes ☐ No 22.b. Sales Price \$ 22.c. Original Mortgage Amt. \$

22.d. Address

22.e. Is the dwelling to be covered by this mortgage to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☐ No If "Yes" give details.

22.f. Do you own more than four dwellings? ☐ Yes ☐ No If "Yes" submit form HUD-92561.

23. Complete for VA - Guaranteed Mortgage. Have you ever had a VA home loan? ☐ Yes ☐ No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their home when they move to another locality, or dispose of it for any other reason, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owner. Even though the new owner may agree in writing to assume liability for your mortgage payments, this assumption agreement will not release you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or HUD/FHA and who will assume the payment of your obligation to the lender, you will not be released from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the subject of collection proceedings.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understood the foregoing concerning my liability on the loan and Part III Notice to Borrowers.

(2) Occupancy: (for VA only - mark the appropriate box)

☐ (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to occupy it after the completion of major alterations, repairs or improvements.

☐ (b) My spouse is an active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box: (not applicable for Home Improvement or Refinancing Loan) I have been informed that (a) ☐ the reasonable value of the property as determined by VA or;

☐ the statement of appraised value as determined by HUD/FHA.

Note: If the contract price or cash proceeds of the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value" mark either item (a) or item (b), whichever is applicable.

☐ (e) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract

purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

☐ (b) I was not aware of this valuation when I signed my contract but have decided to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and that action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Application is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☐ Not Applicable

(7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application. Date

X Shirley M. [Signature]
Federal statute prohibits anyone from making any false statement, or criminal conspiracy or conspiracy purposed to influence the issuance of any property or assistance by the VA Secretary or the HUD/FHA Commissioner.
VA Form 28-1022a (3/98)

page 2

Form HUD-92568-A (8/2008)
Copy: Form - Revised 2/98 (08/2008)

EXHIBIT
Minor
#11-22982

C

MIP1 1962430824 MORTGAGE INSURANCE 11-22-10 04:02:14
NAME R MINOR TYPE F.H.A.
PROP 7404 BARNSTABLE RD MEMPHIS TN 38125 MAN M GROUP

-----MAIN-----
ACT SEQ OV PAYEE TRM DUE DISB AMOUNT BILL ANNIV PENDING AMOUNT
07 RBP 12 12-10 751.68 2 12-11 741.48
SEC ADP CASE NO CK RATE PROP VAL MIC DATE SERVICE TMCD MIP REMITTED
703 703 482-385749 6 0.5000 0 12-13-07 08-09 689.04
UPFRT 00770.04 AMT FIN 00000.00 EXP DT 10/04/18 POOL PMI PAY/POL

-----PF2 ADDITIONAL MESSAGES-----
ACTIVE LOSS MITIGATION LOSS MIT IND = 1 ACTIVE LOSS MITIGATI
ACTIVE FORECLOSURE
LOAN IS IN FORECLOSURE. F/C STOP = 2 ANASTP=Z MHA MOD

-----* ADDITIONAL HISTORY *-----
INVESTOR NAME GOVERNEMENT BUYOUTS ----DISBURSEMENT AND REFUND HISTORY----
INVESTOR LOAN NO. X21-800-1962430824 TYP PAYEE DUE PAID AMOUNT
INVESTOR PHONE 000-000-0000 310 RBP 12-10 11-04-10 62.64-
CLOSE 11-30-07 MATUR 12-37 310 RBP 12-10 10-04-10 62.64-
DUE 09-01-09 PRIN BAL 154,130.07 310 RBP 12-10 09-04-10 62.64-
ESCROW BALANCE 5,081.82- 310 RBP 12-10 08-04-10 62.64-
MI MTH 63.43 MI YTD 689.04
LAST PREM 09-18 78%UPB 130,630.50

EXHIBIT
Minor
#11-22982

D

JPMC Separation Page

Loan Info:

Customer ID: JPMC-NONPRIME
Loan Number: 1962430824
LOB: CHASE
Borrower Name: RHONDA MINOR
Property Address: 7404 BARNSTABLE RD
MEMPHIS TENNESSEE 38125

To:

Borrower Name: RHONDA MINOR
Mailing Address: 7404 BARNSTABLE RD
MEMPHIS TENNESSEE
38125

From: CHASE

Company Name: Chase Fulfillment Services
Contact Name: Chase Fulfillment Services
Contact Phone: 303-226-8101
Address: 710 S Ash St, Ste 200
Mail Stop -Initial App- 09
Glendale CO
80246

From: CHASE

Package Type: **HMP_TRIAL_INITIAL_APP
2ND REQUEST**

Number of Envelopes: 0



FEDEX

Ship Date: JULY 20, 2010

EXHIBIT
Minor
#11-22982



3/20/2010 3:10 PM

3270 Explorer

JPMORGAN CHASE - 465

Loan Number: 1962430824

Borrower Name: MINOR, RHONDA

SAF1 LN 1962430824 STOPS AND FLAGS 03/17/11 08:03:11
MTGR: RHONDA MINOR CO-MTGR:
TYPE: F.H.A. MANCODE: F

STOPS AND FLAGS	VAL	DESCRIPTION	EXPIRES MM/DD/YY	LAST CHANGED: BY MM/DD/YY
PROCESS	0			UZN 11/23/10
BAD CHECK	0			IW1 07/18/09
DISBURSEMENT	0			901 07/04/09
NO ANALYSIS	0		04/30/11	USU 03/18/11
LATE CHARGE	0			USU 03/18/11
NO NOTICE	0		08/22/11	USU 03/18/11
TELEVOICE				
FORECLOSURE	2	1ST LEGAL FILED		(PS 08/25/10
PAID IN FULL	0			
A&H SOLICITATION	0			
LIFE SOLICITATION	0			
ARM UPDATE STOP	0			
ARM NOTICE STOP	0			
P.O.PEND DISB STP	0			
FLOOD INS 0	F/C TRACK A	LMT IND 1	REO STATUS CODE	DEFAULT REPT STOP
WINDSTORM INS			BNKRPCY STAT CD	PF8-NEXT SCREEN

MODIFY STOP RECORD VALUES AND PRESS ENTER.

EXHIBIT
Minor
#11-22982

E



Wilson & Associates, PLLC Request For ASSIGNMENT Searches
****RETURNED DOCUMENTS DUE 5 DAYS FROM TODAY****

Title Company Assignment: RDI Default Orders - AR

W&A No.: 700-193485
Loan Number: 1962430824
Date Case File Received: 3/25/2011
W&A Client: Chase Home Finance, LLC
Investor: Bank Owned
Type: FHA No. 482-3857496-703

Case Manager: WhiteRock
BK Case Number: 11-22982-JDL

Ordered By: Monica Funderburg

Date Assignment Request Received: ___/___/___

Borrower(s)	Name	Social Security Number
	Rhonda Minor	xxx-xx-9615

Property County: Shelby

Parcel No.:

Property Address: 7404 Barnstable Road
Memphis, TN 38125-0000

Legal Description:

The following described property is located in the County of Shelby, State of Tennessee, to wit: Lot 183, Section E, Tiptree Park Subdivision, as shown on plat of record in Plat Book 95, Page 35, in the Register's Office of Shelby County, Tennessee, to which reference is hereby made for a more particular description of said property.

Plaintiff:

Chase Home Finance LLC

Date Recorded and Recording Information:

Recorded January 15, 2008 as Instrument No. 080070095

Original Principal Amount: \$157,122.00

Present Principal Balance: \$154,130.07

Estimated Origination Date: ___/___/___

Mo ASN
FOUND
KW
4/4/11

Please return search documents to: Bankruptcy Dept.

EXHIBIT
Minor
#11-22982

JPMMLP51 p194

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

ASSIGNMENT OF DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS:

That Mortgage Electronic Registration Systems, Inc., ("Assignor"), for the consideration of the sum of Ten Dollars (\$10.00), in hand paid by Chase Home Finance LLC, ("Assignee"), the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, convey, and assign unto the said Assignee, and unto its successors and assigns forever, all of Assignor's right, title, and interest in and to a certain Deed of Trust executed by Rhonda Minor to Jason Kron, Atty, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Freedom Mortgage Corporation and Freedom Mortgage Corporation's successors and assigns, which Deed of Trust was executed on November 30, 2007, and recorded on January 15, 2008, as Instrument No. 080070095, in the Office of the Register of Deeds for Shelby County, Tennessee, together with the promissory note and indebtedness described in, and secured by, said Deed of Trust.

TO HAVE AND TO HOLD the same unto the said Assignee, and unto its successors and assigns, forever.

Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is \$0.00.

EXECUTED this _____ day of _____, _____.

Mortgage Electronic Registration Systems, Inc.,

By: _____

Title: _____

EXHIBIT
Minor
#11-22982

F

12/17/2011

Robert M. Wilson, Jr.

Robert M. Wilson, Jr.

12/17/2011

This Instrument Prepared by:
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

APPOINTMENT OF SUCCESSOR TRUSTEE

WHEREAS, on November 30, 2007, Rhonda Minor executed a Deed of Trust in favor of Jason Kron, Atty, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Freedom Mortgage Corporation and Freedom Mortgage Corporation's successors and assigns, to secure the payment of a Deed of Trust Note of even date therewith in the principal amount of one hundred fifty-seven thousand one hundred twenty-two and 00/100 DOLLARS (\$157,122.00), and payable to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Freedom Mortgage Corporation and Freedom Mortgage Corporation's successors and assigns; and

WHEREAS, said Deed of Trust was duly recorded January 15, 2008, as Instrument No. 080070095 in the Register's Office of Shelby County, Tennessee.

NOW, THEREFORE, the undersigned owner and holder of said Deed of Trust and Deed of Trust Note, or acting with the authority of the holder of said Deed of trust and Deed of Trust Note, for satisfactory reasons and in accordance with the terms and conditions of said Deed of Trust, does nominate and appoint Shellie Wallace as Successor Trustee and Deanna Dorrough as Co-Trustee. As Successor Trustee, Shellie Wallace acts in the place and stead of the aforementioned Trustee named in said Deed of Trust, and said Shellie Wallace, as said Successor Trustee, is vested with all rights, powers, duties, privileges, and immunities of the original Trustee named in said instrument. As Co-Trustee, Deanna Dorrough is authorized to execute any deeds or notices in the stead of the Successor Trustee. All actions taken by the Successor Trustee and Co-Trustee are hereby ratified and approved. All other Appointments of Successor Trustee in connection with said property are hereby REVOKED.

Beneficiary has appointed the substitute trustee prior to the first notice of publication as required by T.C.A. §35-5-101 and ratifies and confirms all actions taken by the substitute trustee subsequent to said date of substitution and prior to the recording of this substitution.

IN WITNESS WHEREOF, the owner and holder of said Deed of Trust and Deed of Trust Note has caused this instrument to be executed by and through its duly authorized representative on this _____ day of _____, _____.

Chase Home Finance LLC

EXHIBIT
Minor
#11-22982

By: _____

Title: _____

ACKNOWLEDGMENT

STATE OF _____

COUNTY OF _____

Before me, the undersigned notary public of the state and county aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the president (or other such officer authorized to execute the instrument) of Chase Home Finance LLC, the within-named bargainor, a corporation, and that such officer executed the foregoing instrument for the purposes therein contained by personally signing the name of the corporation.

Witness my hand and seal at office in _____ this _____ day of _____, _____.

Notary Public

My Commission Expires: _____

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EXHIBIT
Minor
#11-22982

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